

<i>SERFF Tracking Number:</i>	<i>KCLF-125883422</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40793</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>M634</i>		
<i>Project Name/Number:</i>	<i>M634/M634</i>		

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: M634

SERFF Tr Num: KCLF-125883422 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed

State Tr Num: 40793

Adjustable Life

Sub-TOI: L09I.001 Single Life

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Kathleen Frese

Disposition Date: 11/10/2008

Date Submitted: 11/06/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: M634

Status of Filing in Domicile: Pending

Project Number: M634

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/10/2008

State Status Changed: 11/10/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Kansas City Life Insurance Company

NAIC # 65129-588 FEIN # 44-0308260

Form No. M634 Paid-Up Insurance Benefit Endorsement

Enclosed for your review and approval is a copy of the above-referenced form.

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Form No. M634 can be used with our universal life insurance plans. This endorsement allows the Insured to use the cash surrender value of their policy to purchase a single premium paid-up life insurance benefit.

Company and Contact

Filing Contact Information

Kathleen Frese, Senior Compliance Analyst	kfrese@kclife.com
P O Box 219139	(800) 821-5529 [Phone]
Kansas City, MO 64121-9139	(816) 753-3018[FAX]

Filing Company Information

Kansas City Life Insurance Company	CoCode: 65129	State of Domicile: Missouri
P O Box 219139	Group Code: 588	Company Type: Life
Kansas City, MO 64121-9139	Group Name:	State ID Number:
(800) 821-5529 ext. [Phone]	FEIN Number: 44-0308260	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	11/06/2008	23750977

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TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	M634		
Project Name/Number:	M634/M634		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	11/10/2008	11/10/2008

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Disposition

Disposition Date: 11/10/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>KCLF-125883422</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Paid-Up Insurance Benefit Endorsement		Yes

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Form Schedule

Lead Form Number: M634

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	M634	Policy/Cont	Paid-Up Insurance	Initial		50	M634.pdf
			ract/Fratern Benefit Endorsement				
			al				
			Certificate:				
			Amendmen				
			t, Insert				
			Page,				
			Endorseme				
			nt or Rider				



Paid-up Insurance Benefit Endorsement

This endorsement forms a part of the policy to which it is attached.

You may elect to use the cash surrender value of your policy to purchase a single premium paid-up life insurance benefit. The minimum face amount for the paid-up benefit is [\$5,000]. In order to elect this paid-up benefit you must have enough cash surrender value to purchase at least a [\$5,000] face amount.

The amount of paid-up life insurance benefit will be the amount that the cash surrender value will purchase at the then current paid-up benefit purchase rates. There will be a set of guaranteed maximum rates based on the guaranteed mortality in the base policy and the guaranteed minimum interest rate specified in the policy. The current rates will never be increased to recover losses incurred, or decreased so as to distribute gains realized by us prior to the change. Any change in the rates will be on a uniform basis for Insureds of the same sex, age and risk class whose policies have been in force the same length of time. The current rates will never exceed these guaranteed maximum rates. The guaranteed maximum and current paid-up benefit purchase rates for special risk classes will be adjusted appropriately.

Any paid-up insurance benefit purchased in excess of the death benefit payable on the original policy at the time of purchase will be subject to evidence of insurability satisfactory to us.

In all other respects, the terms, conditions and provisions of the policy will remain the same.

Signed for Kansas City Life Insurance Company, a stock company, at its Home Office, 3520 Broadway, PO Box 219139, Kansas City, MO 64121-9139.

Secretary

President

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Rate Information

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Supporting Document Schedules

	Review Status:	
Satisfied -Name:	Statement of Variability	11/06/2008
Comments:		
Attachment:		
Statement of Variability.pdf		

Statement of Variability:

Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

Minimum face amount

Lower limit \$5,000

Upper limit \$20,000

We may change the amount of the minimum face amount in the future. If we do change the amount it will be only for policies issued from that point forward and we will change it for every policy issued.